

Marie-Ann Greenberg, Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF JANUARY 4, 2023

Chapter 13 Case # 18-12005

Re: MATTHEW J ZAVATTARO
25 WESTGATE DRIVE
SPARTA, NJ 07871

Atty: SCURA WIGFIELD HEYER & STEVENS, LLP
1599 HAMBURG TURNPIKE
WAYNE, NJ 07470

PLEASE SEE SUMMARY SECTION FOR ESTIMATED BALANCE TO COMPLETE.

NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$24,600.00

RECEIPTS (Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
02/12/2018	\$410.00	4666172000 -	03/02/2018	\$410.00	4716606000 -
04/09/2018	\$410.00	6756300889	04/26/2018	\$410.00	4860477000
05/24/2018	\$410.00	4935449000	06/25/2018	\$410.00	5015748000
08/01/2018	\$410.00	5113513000	08/27/2018	\$410.00	5177735000
09/12/2018	\$410.00	5228045000	10/15/2018	\$410.00	5313192000
11/15/2018	\$410.00	5394050000	12/10/2018	\$410.00	5459789000
01/22/2019	\$410.00	5554092000	02/01/2019	\$410.00	5583471000
03/21/2019	\$410.00	5716518000	04/22/2019	\$410.00	5796581000
05/22/2019	\$410.00	5878306000	06/17/2019	\$410.00	5942859000
07/15/2019	\$410.00	6014449000	08/19/2019	\$410.00	6105522000
09/19/2019	\$410.00	6186756000	10/17/2019	\$410.00	6258543000
11/14/2019	\$410.00	6329253000	12/18/2019	\$410.00	6412776000
01/15/2020	\$410.00	6482530000	02/18/2020	\$410.00	6568502000
03/26/2020	\$410.00	6662704000	04/20/2020	\$410.00	6721136000
05/22/2020	\$410.00	6808447000	06/16/2020	\$410.00	6869940000
07/06/2020	\$410.00	6918885000	08/17/2020	\$410.00	7016942000
09/21/2020	\$410.00	7096263000	10/16/2020	\$410.00	7161724000
11/19/2020	\$410.00	7244368000	12/21/2020	\$410.00	7318844000
01/19/2021	\$410.00	7387105000	02/16/2021	\$410.00	7451181000
03/22/2021	\$410.00	7541251000	04/16/2021	\$410.00	7603257000
05/24/2021	\$410.00	7690477000	08/30/2021	\$410.00	7911376000
09/01/2021	\$410.00	7917856000	09/13/2021	\$410.00	7944199000
09/20/2021	\$410.00	7959669000	10/22/2021	\$410.00	8029933000
11/15/2021	\$410.00	8084756000	12/13/2021	\$410.00	8142442000
01/28/2022	\$410.00	8235818000	02/22/2022	\$410.00	8289102000
03/03/2022	\$410.00	8316777000	04/18/2022	\$410.00	8408588000
05/20/2022	\$410.00	8477149000	06/13/2022	\$410.00	8527117000
07/12/2022	\$410.00	8583065000	08/12/2022	\$410.00	8644718000
09/19/2022	\$410.00	8713280000	10/12/2022	\$410.00	8762671000
11/16/2022	\$410.00	8830314000	12/05/2022	\$410.00	8867089000

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Total Receipts: \$24,600.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$24,600.00

CLAIMS AND DISTRIBUTIONS

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,350.90	
ATTY	ATTORNEY	ADMIN	2,196.56	100.00%	2,196.56	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	ADVANCED RECOVERY SYSTEMS	UNSECURED	0.00	*	0.00	
0002	ALLY CAPITAL	VEHICLE SECURE	5,412.78	100.00%	5,412.78	
0003	AMERICAN EXPRESS BANK	UNSECURED	41,777.99	*	3,457.77	
0004	BB&T COMMERCIAL EQUIPMENT CAPIT.	UNSECURED	14,723.68	*	1,218.62	
0006	MIDLAND FUNDING LLC	UNSECURED	8,847.48	*	732.27	
0007	CHASE CARD	UNSECURED	0.00	*	0.00	
0008	DISCOVER BANK	UNSECURED	5,164.14	*	427.41	
0009	EASTERN ACCOUNT SYSTEM	UNSECURED	0.00	*	0.00	
0011	ELAN FINANCIAL SERVICE	UNSECURED	0.00	*	0.00	
0013	NAVY FEDERAL CREDIT UNION	UNSECURED	2,619.17	*	216.76	
0014	NEW JERSEY DIVISION OF TAXATION	PRIORITY	0.00	100.00%	0.00	
0015	QUICKEN LOANS INC	MORTGAGE ARRI	6,134.03	100.00%	6,134.03	
0016	QUANTUM3 GROUP LLC	UNSECURED	13,762.11	*	1,139.03	
0020	UNIFY FINANCIAL CREDIT UNION	UNSECURED	0.00	*	0.00	
0021	UNIVERISTY SPINE CENTER	UNSECURED	0.00	*	0.00	
0022	US BANK	UNSECURED	0.00	*	0.00	
0023	WELLS FARGO CARD SERVICES	UNSECURED	5,365.33	*	444.07	
0027	ADVANCED RECOVERY SYSTEMS	UNSECURED	0.00	*	0.00	
0028	USB LEASING LT	VEHICLE SECURE	0.00	100.00%	0.00	
0029	US BANK EQUIPMENT FINANCE	SECURED	653.35	100.00%	653.35	
0030	US BANK EQUIPMENT FINANCE	UNSECURED	5,334.96	*	441.55	

Total Paid: \$23,825.10

See Summary

LIST OF PAYMENTS TO CLAIMS (Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
ALLY CAPITAL	05/14/2018	\$101.00	801932	06/18/2018	\$133.42	803838
	07/16/2018	\$133.42	805822	08/20/2018	\$133.42	807719
	09/17/2018	\$136.80	809702	10/22/2018	\$334.93	811621
	11/19/2018	\$162.80	813596	12/17/2018	\$162.80	815472
	01/14/2019	\$181.24	817402	03/18/2019	\$362.48	821263
	05/20/2019	\$181.24	825287	06/17/2019	\$181.24	827315
	07/15/2019	\$184.51	829174	08/19/2019	\$369.01	831116
	10/21/2019	\$373.82	835155	11/18/2019	\$182.20	837251
	12/16/2019	\$182.20	839189	05/18/2020	\$105.01	848728
	06/15/2020	\$172.98	850405	07/20/2020	\$350.76	852194
	08/17/2020	\$177.78	854070	09/21/2020	\$177.78	855871
	11/16/2020	\$355.56	859561	12/21/2020	\$177.78	861381
	02/22/2021	\$355.56	864839	03/15/2021	\$35.05	866716
	04/19/2021	\$7.99	868373			

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
AMERICAN EXPRESS BANK	04/19/2021	\$123.04	8002174		05/17/2021	\$324.63	8002225
	07/19/2021	\$164.98	8002326		10/18/2021	\$495.03	8002477
	11/17/2021	\$164.98	8002524		12/13/2021	\$166.74	8002577
	01/10/2022	\$166.74	8002629		02/14/2022	\$166.74	8002679
	03/14/2022	\$166.64	8002732		04/18/2022	\$336.18	8002786
	06/20/2022	\$338.74	8002893		07/18/2022	\$169.37	8002944
	08/15/2022	\$169.36	8002994		09/19/2022	\$169.36	8003041
	11/14/2022	\$335.24	8003150				
BB&T COMMERCIAL EQUIPMENT CAPITAL CORP.	04/19/2021	\$43.36	868433		05/17/2021	\$114.48	870340
	07/19/2021	\$58.14	873947		10/18/2021	\$174.38	879131
	11/17/2021	\$58.14	880842		12/13/2021	\$58.76	882479
	01/10/2022	\$58.76	884135		02/14/2022	\$58.76	885818
	03/14/2022	\$58.82	887530		04/18/2022	\$118.40	889233
	06/20/2022	\$119.38	892628		07/18/2022	\$59.69	894357
	08/15/2022	\$59.71	895926		09/19/2022	\$59.69	897524
	11/14/2022	\$118.15	900773				
DISCOVER BANK	04/19/2021	\$15.21	868582		05/17/2021	\$40.13	870479
	07/19/2021	\$20.39	874082		10/18/2021	\$61.19	879277
	11/17/2021	\$20.39	880988		12/13/2021	\$20.61	882619
	01/10/2022	\$20.61	884271		02/14/2022	\$20.61	885969
	03/14/2022	\$20.63	887671		04/18/2022	\$41.53	889386
	06/20/2022	\$41.87	892775		07/18/2022	\$20.94	894487
	08/15/2022	\$20.93	896062		09/19/2022	\$20.93	897670
	11/14/2022	\$41.44	900907				
MIDLAND FUNDING LLC	04/19/2021	\$26.06	867782		05/17/2021	\$68.75	869746
	07/19/2021	\$34.94	873369		10/18/2021	\$104.79	878578
	11/17/2021	\$34.94	880287		12/13/2021	\$35.31	881947
	01/10/2022	\$35.31	883590		02/14/2022	\$35.31	885254
	03/14/2022	\$35.37	886995		04/18/2022	\$71.15	888649
	06/20/2022	\$71.74	892074		07/18/2022	\$35.87	893843
	08/15/2022	\$35.87	895422		09/19/2022	\$35.87	896987
	11/14/2022	\$70.99	900267				
NAVY FEDERAL CREDIT UNION	04/19/2021	\$7.71	868898		05/17/2021	\$20.37	870766
	07/19/2021	\$10.34	874355		10/18/2021	\$31.02	879551
	11/17/2021	\$10.34	881261		12/13/2021	\$10.45	882878
	01/10/2022	\$10.45	884530		02/14/2022	\$10.45	886242
	03/14/2022	\$10.48	887940		04/18/2022	\$21.06	889676
	06/20/2022	\$21.24	893068		07/18/2022	\$10.62	894734
	08/15/2022	\$10.60	896323		09/19/2022	\$10.64	897942
	11/14/2022	\$20.99	901153				
QUANTUM3 GROUP LLC	04/19/2021	\$40.53	8002172		05/17/2021	\$106.94	8002226
	07/19/2021	\$54.35	8002327		10/18/2021	\$163.06	8002478
	11/17/2021	\$54.35	8002525		12/13/2021	\$54.92	8002578
	01/10/2022	\$54.93	8002630		02/14/2022	\$54.93	8002680
	03/14/2022	\$54.89	8002734		04/18/2022	\$110.74	8002787
	06/20/2022	\$111.58	8002894		07/18/2022	\$55.79	8002945
	08/15/2022	\$55.80	8002995		09/19/2022	\$55.79	8003042
	11/14/2022	\$110.43	8003146				

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Claimant Name	Date	Amount	Check #		Date	Amount	Check #
QUICKEN LOANS INC							
	05/14/2018	\$114.46	802643		06/18/2018	\$151.19	804577
	07/16/2018	\$151.19	806524		08/20/2018	\$151.19	808470
	09/17/2018	\$155.03	810408		10/22/2018	\$379.56	812359
	11/19/2018	\$184.50	814276		12/17/2018	\$184.50	816171
	01/14/2019	\$205.39	818101		03/18/2019	\$410.78	821979
	05/20/2019	\$205.39	826020		06/17/2019	\$205.39	827981
	07/15/2019	\$209.09	829846		08/19/2019	\$418.19	831857
	10/21/2019	\$423.63	835902		11/18/2019	\$206.48	837959
	12/16/2019	\$206.48	839846		05/18/2020	\$119.01	849308
	06/15/2020	\$196.02	850994		07/20/2020	\$397.49	852833
	08/17/2020	\$201.47	854680		09/21/2020	\$201.47	856534
	11/16/2020	\$402.94	860163		12/21/2020	\$201.47	862013
	02/22/2021	\$402.94	865531		03/03/2021	(\$402.94)	860163
	03/15/2021	\$367.89	867263		04/19/2021	\$83.83	869054
	07/02/2021	(\$367.89)	867263		07/19/2021	\$367.89	874484
US BANK EQUIPMENT FINANCE							
	05/14/2018	\$78.16	803074		06/18/2018	\$103.25	805057
	07/16/2018	\$103.25	806969		08/20/2018	\$103.25	808945
	09/17/2018	\$105.87	810836		10/22/2018	\$80.91	812815
	11/19/2018	\$39.33	814713		12/17/2018	\$39.33	816618
	04/19/2021	\$15.71	869517		05/17/2021	\$41.48	871310
	07/19/2021	\$21.07	874876		10/18/2021	\$63.19	880113
	11/17/2021	\$21.07	881779		12/13/2021	\$21.29	883424
	01/10/2022	\$21.29	885069		02/14/2022	\$21.29	886806
	03/14/2022	\$21.28	888475		04/18/2022	\$42.93	890253
	06/20/2022	\$43.26	893640		07/18/2022	\$21.63	895262
	08/15/2022	\$21.62	896808		09/19/2022	\$21.63	898494
	11/14/2022	\$42.81	901668				
WELLS FARGO CARD SERVICES							
	04/19/2021	\$15.80	869595		05/17/2021	\$41.72	871383
	07/19/2021	\$21.19	874947		10/18/2021	\$63.55	880180
	11/17/2021	\$21.19	881844		12/13/2021	\$21.41	883486
	01/10/2022	\$21.41	885133		02/14/2022	\$21.41	886873
	03/14/2022	\$21.40	888534		04/18/2022	\$43.17	890318
	06/20/2022	\$43.50	893709		07/18/2022	\$21.75	895326
	08/15/2022	\$21.76	896870		09/19/2022	\$21.75	898560
	11/14/2022	\$43.06	901730				

SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 04, 2023.

Receipts: \$24,600.00 - Paid to Claims: \$20,277.64 - Admin Costs Paid: \$3,547.46 = Funds on Hand: \$774.90

Base Plan Amount: \$24,600.00 - Receipts: \$24,600.00 = Total Unpaid Balance: **\$0.00

****NOTE:** THIS IS AN APPROXIMATE BALANCE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.